

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Anna Manukian Aslanian,

Case No. 23-18894-JKS

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Wilmington Savings Fund Society, FSB, as Owner
Trustee of the Residential Credit Opportunities Trust
X-A

Name of Transferee

AJAX E MASTER TRUST I, a Delaware Trust, Wilmington
Savings Fund Society, FSB, Trustee

Name of Transferor

Name and Address where notices to transferee
should be sent:

AMIP Management
3020 Old Ranch Parkway, Suite 180
Seal Beach, CA 90740

Court Claim # (if known): 5

Amount of Claim: \$254,003.47

Date Claim Filed: 12/21/2023

Phone: 562-735-6555

Last Four Digits of Acct #: 8606

Phone: (866) 712-5698

Last Four Digits of Acct. #: 6481

Name and Address where transferee payments
should be sent (if different from above):

FCI Lender Services, Inc.
PO Box 27370
Anaheim Hills, CA 92809

Phone: (800) 931-2424 ext. 651

Last Four Digits of Acct #: 8606

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Christian Savio
Transferee/Transferee's Agent

Date: 07/11/2024



Toll Free: (800) 931-2424 Hrs.: Mon - Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

Loan Number: [REDACTED]

NOTICE OF SERVICING TRANSFER

Anna Manukyan
C/O McNally Law, LLC
93 Main Street, Suite 201
Newton, NJ 07860

Property:
413 The Fenway
River Edge, NJ 07661

Dear Borrower(s):

The servicing of your mortgage loan is being transferred, effective 07/01/2024. After this date, a new servicer will be collecting your loan payments from you. Nothing else about your loan will change.

Gregory Funding is now collecting your loan payments. Gregory Funding will stop accepting payments received from you on 07/01/2024. FCI Lender Services, Inc. (FCI) will collect your payments going forward. FCI will start accepting payments received from you on **07/01/2024**.

Send all payments due on or after 07/01/2024 to FCI at this address: PO BOX 27370, Anaheim, CA 92809 - 0112.

If you have any questions for either your present servicer, Gregory Funding, or your new servicer, FCI, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer

Gregory Funding
Customer Service
PO Box 230579
Portland, OR, 97281
(866) 712-5698 (toll free or collect)
Hours of Operation:
(Pacific Standard Time)
Monday - Friday
06:30 AM - 06:00 PM

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New Servicer

FCI Lender Services, Inc.
Customer Service Department
PO Box 27370
Anaheim, CA 92809-0112
(800) 931-2424 ext. 651 (toll free)
Hours of Operation
(Pacific Time)
Monday - Friday
08:00 a.m. - 05:00 p.m.

Important: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we have not serviced mortgage life or disability premiums. However, if you wish to retain optional insurance, we suggest that you contact your current optional product service provider or your Lender.

Under Federal law, during the 60 - day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Sincerely,
Customer Service Department
FCI Lender Services, Inc.

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE SEE IMPORTANT DISCLOSURES ATTACHED.

IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



Toll Free: (800) 931-2424 Hrs.: Mon - Fri 8:00 a.m. - 5:00 p.m. (PT)

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PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

Loan Number: [REDACTED]

BORROWER WELCOME LETTER

Anna Manukyan
C/O McNally Law, LLC
93 Main Street, Suite 201
Newton, NJ 07860

Property Address:
413 The Fenway
River Edge, NJ 07661

Dear Borrower(s),

Welcome to FCI Lender Services, Inc. ("FCI"). FCI is the authorized loan servicing agent working on behalf of your Lender/Creditor, **Residential Credit Opportunities Trust X-A**, ("Creditor"). FCI is also a debt collector. Your Creditor has authorized FCI to process and collect your scheduled loan payments according to your Promissory Note and Security Instrument. A Payment Statement will be mailed or emailed to you on a regular basis. If you decide to mail your payments to FCI, please reference your loan number on your check and include your payment coupon from the Payment Statement. You should review each Payment Statement carefully for accurate loan information. You will be provided with a year - end, interest statement (IRS Form 1098) for tax purposes. To view your account, and for other payment options, visit www.myfci.com and click on "Borrower Payment Options" located at the top of the web page.

Your Creditor has provided FCI the following information regarding the Amount Due on your Promissory Note (the "Debt"). As of the date of this Notice, the Debt is **\$ 219,117.18**. This amount may vary from day to day because of interest, late charges, and other permissible charges. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

Principal Balance:	\$ 167,205.36	Deferred Principal Balance:	\$ 0.00
Accrued Interest:	\$ 36,261.50	Deferred Unpaid Interest:	\$ 0.00
Accrued Late Charges:	\$ 964.25	Deferred Late Charges:	\$ 0.00
Other Amounts Due:	\$ 13,220.41	Deferred Loan Charges:	\$ 0.00

Please note your loan terms may be adjusted once all loan documents have been received and/or reviewed.

Please be advised that if this transaction is a Land or Purchase Contract for which there is no recorded security agreement to be reconveyed by FCI upon payment in full, FCI will not handle the transfer of title and will not charge any reconveyance fees. If and when the final payment is made, and all conditions of the Land or Purchase Contract are fulfilled, it will be the responsibility of your Creditor to accomplish the transfer of title to you and to make arrangements with you for the payment of any associated taxes, costs, and fees.

If you have any questions, please call our Customer Service Department toll free at (800) 931-2424 ext. 651 or visit www.myfci.com.

Sincerely,
Customer Service Department
FCI Lender Services, Inc.
(800) 931-2424 ext. 651
Monday - Friday, 8:00 a.m. - 5:00 p.m. (PT)

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Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

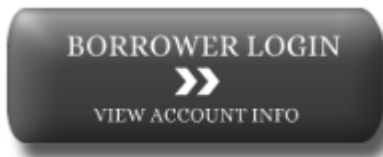
Loan Number:

IMPORTANT ANNOUNCEMENT

FCI has new, improved Borrower tools to allow “LIVE” access to current loan information including:

- **Monthly Statements**
- **Principal Balance**
- **Payment History**
- **Loan Charges**
- **Payments Due**

Visit www.myfci.com and click on “Borrower Login” to set up your account.



Download our new Borrower App on your Apple or Android.



FCI Borrower App

FCI Borrower

★★★★★

OPEN

You can make last minute Online Payments for FREE through our website and they will be credited to your account based on the date and time submitted. Simply click on “Express Payment” to make your loan payment.

If your loan is performing and current, you can also set up Automatic Payments (ACH), and not worry about mailing a check every month.

**Sincerely,
Customer Service Department
FCI Lender Services, Inc.
(800) 931-2424 ext. 651
Monday – Friday, 8:00 a.m. – 5:00 p.m. (PT)**



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PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

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PRIVACY NOTICE

rev. 6/22

FACTS	WHAT DOES FCI LENDER SERVICES, INC. DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none">• Social Security number and income• Checking account information and account balances• Mortgage rates and payment history When you are no longer our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FCI Lender Services (FCI) chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCI Share?	Can you limit this sharing?
For our everyday business purposes--- such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes--- to offer our products and services to you	No	We do not share
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes--- information about your transactions and experiences	No	We do not share
For our affiliates' everyday business purposes--- information about your creditworthiness	No	We do not share
For our affiliates to market to you	No	We do not share
For non-affiliates to market to you	No	We do not share

QUESTIONS?

Call our toll-free number 1(800) 931-2424 (x651) or visit www.myfci.com



Toll Free: (800) 931-2424 Hrs.: Mon - Fri 8:00 a.m. - 5:00 p.m. (PT)

Website: www.myfci.com NMLS#4920 DRE # 01022780

PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

Loan Number: [REDACTED]

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Who we are

Who is providing this notice?	FCI Lender Services, Inc. (FCI)
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What we do

How does FCI protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Please be advised that FCI does not sell personal information regarding current or former customers or their accounts.
How does FCI collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">• give us your contact information or provide account information.• provide your mortgage information and pay us by check.• provide your government - issued ID. We also collect your personal information from other companies, such as mortgage brokers and lenders.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none">• sharing for affiliates' everyday purposes – information about your creditworthiness.• affiliates from using your information to market to you.• sharing for non- affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>FCI does not have affiliates.</i>
Non - affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">• <i>FCI does not share with non-affiliated companies so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">• <i>FCI does not jointly market.</i>

Other Important Information

State Laws: You may have additional privacy protections under applicable laws in the state where you reside.
Credit Reporting: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



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PO Box 28720 Anaheim CA 92809-0157 Fax: 714-282-5775

Notice Date: 07/08/2024

Loan Number: XXXXXXXXXX

**Servicemembers Civil Relief
Act Notice Disclosure**

**U.S. Department of Housing
and Urban Development
Office of Housing**

**OMB Approval No. 2502-0584
Expire 11/30/2024**

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 39014043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders. Please mail your written request to FCI Lender Services, Inc., 8180 E. Kaiser Blvd., Anaheim, CA 92808.
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

**form HUD-92070
(6/2017)**

IMPORTANT DISCLOSURES

FCI Lender Services, Inc. ("FCI") is committed to professional and courteous service to our customers. If you have any questions or concerns, please call our Customer Service Department during our regular business hours at (800) 931-2424 ext. 651, Mon - Fri, 8:00 a.m. - 5:00 p.m., PT.

ALL CONSUMERS: NOTICES OF ERROR AND REQUESTS FOR INFORMATION: If you believe that there is an error in your account and you would like to submit a notice of error to FCI to resolve the error (Notice of Error); and/or, if you want to submit to FCI a request for documentation or information regarding your mortgage loan account (Information Request), **you must mail your Notice of Error and/or Information Request to the following exclusive address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 28960, Anaheim, CA 92809.** We do not accept a Notice of Error or Information Request sent to any other address or submitted to FCI by telephone, fax, or in any other manner, although you can call us if you have any questions about the Notice of Error and/or Information Request process. Your Notice of Error and/or Information Request should include the name of the borrower(s), the mortgage loan account number, and a description of the asserted error and/or the specific information and documentation requested.

COLORADO CONSUMERS ONLY: FCI Lender Services, Inc.'s agent in Colorado is located at 1776 S. Jackson Street #900, Denver, CO 80210-3808; PH: (720) 441-0010 option #1.

MASSACHUSETTS CONSUMERS ONLY: NOTICE OF IMPORTANT RIGHTS

YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.

NEW YORK CONSUMERS ONLY: FCI Lender Services, Inc. ("FCI") is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). You may file complaints and obtain further information about FCI by contacting the New York State Department of Financial Services Consumer Assistance Unit at 1-800-342-3736 or by visiting the department's website at www.dfs.ny.gov.

OREGON CONSUMERS ONLY: Oregon Rule #441-890-0070 – Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at 800-931-2424 ext. 651 or send an email to customerservice@myfci.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

PENNSYLVANIA CONSUMERS ONLY: The lender retains a security interest in your residential real estate whenever the security interest has not been released.

TEXAS CONSUMERS ONLY: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

MARYLAND HOMEOWNERS ONLY: The Maryland Department of Housing and Community Development (DHCD) has established and administers the Homeowner Assistance Fund (HAF) to provide financial assistance to eligible Maryland homeowners, who are delinquent on their mortgage payments or other housing costs due to COVID-19 related financial hardships, with the goal of avoiding loss of their residences. If you are interested in learning more or checking your eligibility for assistance, please visit the HAF website and its online application portal at <https://homeownerassistance.maryland.gov> or call the Applicant Support Line, toll free, at (833) 676-0119.

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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
NEWARK DIVISION

IN RE:

Case No. 23-18894-JKS

Chapter 13

Anna Manukian Aslanian

Debtor.

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CERTIFICATE OF SERVICE

I **HEREBY CERTIFY** that on July 11, 2024, I served the foregoing document described as the TRANSFER OF CLAIM, by electronic ECF notification via U.S. Bankruptcy Court's CM/ECF system and/or by U.S. Mail, on the following parties:

VIA CM/ECF:

Stephen B. McNally
steve@mcnallylawllc.com
(Attorney for Debtor)

Marie-Ann Greenberg
magecf@magtrustee.com
(Chapter 13 Trustee)

U.S. Trustee
USTPRegion03.NE.ECF@usdoj.gov
(U.S. Trustee)

VIA U.S. MAIL:

Anna Manukian Aslanian
413 The Fenway
River Edge, NJ 07661
(Debtor)

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

DATED: July 11, 2024

Respectfully submitted,

By: /s/ Christian Savio
CHRISTIAN SAVIO
Authorized Agent for Creditor